

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

ROSS R DESTEFANIS  
DORISE A DESTEFANIS  
Debtors

Case No. 05-23284

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2005.
- 2) The plan was confirmed on 09/19/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/07/2009.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 162,851.00.
- 10) Amount of unsecured claims discharged without payment: \$38,109.91.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$78,666.00
Less amount refunded to debtor	\$49.00

**NET RECEIPTS:** **\$78,617.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,551.63
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,051.63**

Attorney fees paid and disclosed by debtor: \$1,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS	Unsecured	1,500.00	1,473.82	1,473.82	147.38	0.00
AMERICASH LOANS	Unsecured	1,500.00	1,473.82	1,473.82	147.38	0.00
AMERICASH LOANS	Unsecured	600.00	892.28	892.28	89.23	0.00
AMERICASH LOANS	Unsecured	NA	892.28	892.28	89.23	0.00
CAPITAL ONE BANK	Unsecured	1,200.00	990.10	990.10	99.01	0.00
CAPITAL ONE BANK	Unsecured	1,400.00	1,377.86	1,377.86	137.79	0.00
DIRECT TV	Unsecured	250.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	600.00	593.38	593.38	59.34	0.00
EMC MORTGAGE	Secured	12,901.00	12,899.23	12,899.23	12,899.23	0.00
EMC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Secured	21,592.00	21,123.26	21,123.26	21,123.26	0.00
GMAC PAYMENT CENTER	Secured	12,858.00	12,857.27	12,857.27	12,857.27	0.00
HOME DEPOT	Unsecured	2,100.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	280.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	17,000.00	23,556.71	23,556.71	23,556.71	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,125.07	3,125.07	312.51	0.00
LOWES	Unsecured	700.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,200.00	1,148.34	1,148.34	114.83	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,200.00	4,204.66	4,204.66	420.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,100.00	7,255.56	7,255.56	725.56	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,000.00	5,734.85	5,734.85	573.49	0.00
PREMIER BANKCARD/CHARTER	Unsecured	700.00	755.79	755.79	75.58	0.00
PROVIDIAN NATIONAL BANK	Unsecured	1,600.00	NA	NA	0.00	0.00
PROVIDIAN NATIONAL BANK	Unsecured	1,500.00	NA	NA	0.00	0.00
PROVIDIAN NATIONAL BANK	Unsecured	1,300.00	NA	NA	0.00	0.00
SHORT TERM LOAN	Unsecured	NA	684.00	684.00	68.40	0.00
SHORT TERM LOAN	Unsecured	500.00	687.00	687.00	68.70	0.00
USA PAYDAY LOANS	Unsecured	500.00	NA	NA	0.00	0.00
WALMART	Unsecured	2,000.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,899.23	\$12,899.23	\$0.00
Debt Secured by Vehicle	\$33,980.53	\$33,980.53	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$46,879.76</b>	<b>\$46,879.76</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$23,556.71	\$23,556.71	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$23,556.71</b>	<b>\$23,556.71</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,288.81</b>	<b>\$3,128.90</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,051.63</u>
Disbursements to Creditors	<u>\$73,565.37</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$78,617.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/27/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.